## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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## **General Comment**

I lost my retirement due to bankruptcy and now get my check from the PPGC and SSA. I sell calls in my IRA on IBM stock and it has produced a very welcome income in my old age of in November. This bill ,if I read it correctly would prohibit if enacted. That would be an unnecessary cruelty to someone in my situation. Please don't pass this thing or at least get rid of the provision that restricts IRA accounts from selling covered calls and restrictions on PUTS as well as I'm sure other folks use them in their IRA. Thank YOU